

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Laura E. Bayer  
Debtor

Case No. 22-00497-HWV  
Chapter 13

District/off: 0314-1  
Date Rcvd: Apr 21, 2022

User: AutoDocke  
Form ID: pdf002

Page 1 of 3  
Total Noticed: 42

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 23, 2022:**

Recip ID	Recipient Name and Address
db	+ Laura E. Bayer, 310 Golf Club Avenue, Dillsburg, PA 17019-1506
5467103	AES, P O Box 2461, Harrisburg, PA 17105-2461
5465337	+ Aes Members 1st Fcu, Attn: Bankruptcy, Po Box 40, Mechanicsburg, PA 17055-0040
5467105	+ Apotheker Scian P.C., David J. Apotheker, Esquire, 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410
5465339	+ Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875, Camp Hill, PA 17001-8875
5467111	+ Credit Control, LLC, P O Box 31179, Tampa, FL 33631-3179
5467112	+ Crumay Parnes Associates, Inc, 104 Erford Road, Camp Hill, PA 17011-1898
5467113	+ Dillsburg Family Dentistry, 977 York Road, Dillsburg, PA 17019-9401
5467117	Institute for Dermatopathology, P O Box 740978, Cincinnati, OH 45274-0978
5469956	+ Jeffrey Wickham, 4 Briar Ct., Dillsburg, PA 17019-1386
5470895	Members 1st FCU, POB 8893, Camp Hill, PA 17001-8893
5467121	Met-Ed Electric, PO Box 16001, Reading, PA 19612-6001
5468673	+ Metropoliton Edison Company, 101 Crawford's Corner Road, Building # 1 Suite 1-511, Holmdel, NJ 07733-1976
5467124	Nationwide Credit, Inc., PO Box 15130, Wilmington, DE 19850-5130
5467125	Office of UC Benefits, UI Payment Services, P.O. Box 67503, Harrisburg, PA 17106-7503
5467630	Patient First c/o Receivables Management Systems, PO Box 73810, Midlothian, VA 23112-2311
5467128	The Law Office of Samuel C. Stretto, P.O. Box 3231, West Chester, PA 19381-3231
5467129	WellSpan Health, P O Box 645734, Cincinnati, OH 45264-5734

TOTAL: 18

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Apr 21 2022 18:50:24	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5467103	Email/Text: bncnotifications@pheaa.org	Apr 21 2022 18:41:00	AES, P O Box 2461, Harrisburg, PA 17105-2461
5465687	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 21 2022 18:39:59	Ally Bank, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5470744	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 21 2022 18:39:59	Ally Bank c/o AIS Portfolio Services, LP, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5465338	+ Email/Text: ally@ebn.phinsolutions.com	Apr 21 2022 18:41:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
5465340	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 21 2022 18:40:12	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5465341	+ Email/Text: bankruptcy@cavps.com	Apr 21 2022 18:42:00	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2321
5465343	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 21 2022 18:42:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5465346	+ Email/PDF: Citi.BNC.Correspondence@citi.com		

5467114	Email/Text: mrdiscen@discover.com	Apr 21 2022 18:50:28	Macy's/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
5466598	Email/Text: mrdiscen@discover.com	Apr 21 2022 18:41:00	Discover, P O Box 6103, Carol Stream, IL 60197-6103
5465344	+ Email/Text: mrdiscen@discover.com	Apr 21 2022 18:41:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5467116	Email/Text: data_processing@fin-rec.com	Apr 21 2022 18:42:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5465342	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 21 2022 18:40:06	Financial Recovery Services, Inc, P O Box 385908, Minneapolis, MN 55438-5908
5468776	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Apr 21 2022 18:41:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
5466441	Email/PDF: resurgentbknotifications@resurgent.com	Apr 21 2022 18:50:28	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5465345	Email/Text: camanagement@mtb.com	Apr 21 2022 18:42:00	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5470324	Email/Text: camanagement@mtb.com	Apr 21 2022 18:42:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
5467120	+ Email/Text: unger@members1st.org	Apr 21 2022 18:42:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
5467650	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 21 2022 18:42:00	Members 1st, 5000 Louise Drive, Mechanicsburg, PA 17055-4899
5465347	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 21 2022 18:42:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
5465348	+ Email/Text: Bankruptcies@nragroup.com	Apr 21 2022 18:42:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
5465349	Email/Text: joey@rmscollect.com	Apr 21 2022 18:42:00	National Recovery Agency, Attn: Bankruptcy, Po Box 67015, Harrisburg, PA 17106-7015
5465350	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 21 2022 18:50:24	Receivable Management Inc, 7206 Hull Road, Suite 211, Richmond, VA 23235
5465488	+ Email/PDF: gecsed@recoverycorp.com	Apr 21 2022 18:50:23	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
			Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5467104	*+	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
5467106	*+	Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875, Camp Hill, PA 17001-8875
5467107	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5467108	*+	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2321
5467110	*+	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5467119	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLOON MO 63368-2223, address filed with court;, Macy's/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
5467115	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5467109	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court;, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
5467118	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with

court:, M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240  
5467122 \*+ Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007  
5467123 \*+ National Recovery Agency, Attn: Bankruptcy, Po Box 67015, Harrisburg, PA 17106-7015  
5467126 \* Receivable Management Inc, 7206 Hull Road, Suite 211, Richmond, VA 23235  
5467127 \*+ Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497

TOTAL: 0 Undeliverable, 14 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 23, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 21, 2022 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Nicholas G. Platt	on behalf of Debtor 1 Laura E. Bayer ngp@mooney4law.com plattnr61895@notify.bestcase.com
Rebecca Ann Solarz	on behalf of Creditor M&T Bank bkgroup@kmllawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

**LOCAL BANKRUPTCY FORM 3015-1****IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**IN RE:  
**Laura E. Bayer**CHAPTER 13  
CASE NO. **1:22-bk-00497****■ ORIGINAL PLAN****AMENDED PLAN** (Indicate 1st, 2nd, 3rd, etc.)

Number of Motions to Avoid Liens  
 Number of Motions to Value Collateral

**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

1	The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
2	The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
3	The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

**YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

**1. PLAN FUNDING AND LENGTH OF PLAN.****A. Plan Payments From Future Income**

1. To date, the Debtor paid \$\_\_ (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is **\$75,300.00**, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
<b>04/22</b>	<b>03/27</b>	<b>1,255.00</b>	<b>0.00</b>	<b>1,255.00</b>	<b>75,300.00</b>
				Total Payments:	<b>\$75,300.00</b>

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.

4. CHECK ONE:  Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

Debtor is over median income. Debtor estimates that a minimum of **\$0.00** must be paid to allowed unsecured creditors in order to comply with the Means Test.

**B. Additional Plan Funding From Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is **\$21,588.00**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

*Check one of the following two lines.*

No assets will be liquidated. *If this line is checked, the rest of § 1.B.2 and complete § 1.B.3 if applicable*

Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$\_\_ from the sale of property known and designated as \_\_. All sales shall be completed by \_\_. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

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3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

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**2. SECURED CLAIMS.**

**A. Pre-Confirmation Distributions. Check one.**

None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

**B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.**

None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Ally Financial	2016 Subaru Forester	4214
M & T Bank	310 Golf Club Avenue Dillsburg, PA 17019 York County Value based upon CMA minus 10% cost of sale. Separated spouse name on the deed.	7224

**C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.**

None. *If "None" is checked, the rest of § 2.C need not be completed or reproduced.*

**D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)**

None. *If "None" is checked, the rest of § 2.D need not be completed or reproduced.*

**E. Secured claims for which a § 506 valuation is applicable. Check one.**

■ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

**F. Surrender of Collateral. Check one.**

■ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

**G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.**

■ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

**3. PRIORITY CLAIMS.**

**A. Administrative Claims**

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

a. In addition to the retainer of \$ 194.00 already paid by the Debtor, the amount of \$ 4,306.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or

b. \$        per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.

*Check one of the following two lines.*

■ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

**B. Priority Claims (including, certain Domestic Support Obligations)**

■ None. If "None" is checked, the rest of § 3.B need not be completed or reproduced.

**C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.**

■ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

**4. UNSECURED CLAIMS**

**A. Claims of Unsecured Nonpriority Creditors Specially Classified.**

*Check one of the following two lines.*

■ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

**B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.**

**5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.**

■ None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

**6. VESTING OF PROPERTY OF THE ESTATE.**

**Property of the estate will vest in the Debtor upon**

Check the applicable line:

- plan confirmation.
- entry of discharge.
- closing of case.

#### 7. DISCHARGE: (Check one)

- The debtor will seek a discharge pursuant to § 1328(a).
- The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

#### 8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: \_\_\_\_\_  
 Level 2: \_\_\_\_\_  
 Level 3: \_\_\_\_\_  
 Level 4: \_\_\_\_\_  
 Level 5: \_\_\_\_\_  
 Level 6: \_\_\_\_\_  
 Level 7: \_\_\_\_\_  
 Level 8: \_\_\_\_\_

*If the above Levels are filled in, the rest of § 8 need not be completed or reproduced.* If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

- Level 1: Adequate protection payments.
- Level 2: Debtor's attorney's fees.
- Level 3: Domestic Support Obligations.
- Level 4: Priority claims, pro rata.
- Level 5: Secured claims, pro rata.
- Level 6: Specially classified unsecured claims.
- Level 7: Timely filed general unsecured claims.
- Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

#### 9. NONSTANDARD PLAN PROVISIONS

**Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void.**  
**(NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)**

**Debtor proposing to pay all unsecured claims pro rata except non-dischargeable student loans to AES which will not share in the distribution.**

Dated: March 30, 2022

/s/ Nicholas G. Platt  
**Nicholas G. Platt 327239**  
 Attorney for Debtor

/s/ Laura E. Bayer  
**Laura E. Bayer**  
 Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.